TO ALTER ITS ELEVATORS.

EFFECT OF THE TRACT SOCIETY'S BUILDING'S ACCIDENT.

The High Pressure Hydranile System Under Which the Elevators Are Oper-ated Condemned - The Continued Use of It for Very Tall Buildings Doubtful, The recent accident to one of the elevators in the American Tract Society's building at Nassau and Spruce streets, when a car fell 140 feet, sampling three of the passengers, has brought to a head the dissatisfaction which the trustees of the society have felt with the system used. At a meeting held by the trustees yesterday at their up-town office, it was decided that some radical changes must be made in the elevators. The changes to be made were referred to a committee conmisting of the architect of the building, Mr. Robertson; the builder, J. R. Downey, and Lawyer Eugh Porter, who has charge of the socie-

ty's legal matters. The most interesting feature of the case to elevator men is that the high-pressure hydraulio system, under which the Tract Society's elevators are operated, seems to have met with a thorough and perhaps a lasting condemnation for very tall baildings in the opinion of every concerned, including the owners of the building, the agent, the architect, and even the builders of the elevators themselves. No one blames the builders of the elevators for the failure, for it is admitted that they have labored steadily from the beginning to make the

The American Tract Society building, when first erected, and the American Surety Company's building in Broadway, which was built at the same time, were the two tallest buildings ever constructed for such purposes. They soar in the air more than 300 feet above the sidewalk, and the elevator which reaches to the highest stories in the American Tract Society's building is required to rise 267 feet and 7 inches from the ground floor. The next elevator, which serves the floors just below, rises 238 feet 11 inches. They run at a speed of 700 feet a minute. Up to the time when these were devised the most successful system in use for the running of highspeed elevators for tail buildings was the lowpressure hydraulic cyclinders, with an electric
hoisting arrangement. In deciding to try another system it was the intention of all concerned to ret something better and more economical in operation than either of the older
systems offered.

George B. B.-A.

nomical in operation than either of the older aystems offered.

George R. Read, the agent of the building, acted in an advisory capacity toward the trustees of the American Tract Society in relation to the whole general design of the building and as supervisor of the construction. He has had charge of the building, both in its care and ranting, ever since the work began. He has borne the same relationship to many other big buildings in this city, such as the Corn Exchange Bank building, the J. Monroe Taylor building, the Metropolitan Life Insurance Company building, the Constable building, the National Bank of Commerce building, now nearing completion, and the twenty-nice-story Park row building, upon which work has just begun.

nine-story Park row building, upon which work has just begun.

"It was the intention of the trustees of the American Tract Society," be said last night, "to give their tenants the best possible service in everything that could be devised, and when it came to settling upon the elevator system, they decided to put the matter into the hands of Oils Brothers & Co., because of their good reputation. The price to be paid was a high one Unfortunately, the plant has been a failure from the first, and it has seriously interfered with the renulus of the building. The building ought by rights to have been fully rented months ago, but it is only about three-quarters full.

rented months ago, but it is joiny about three-quarters full.

"There has been no end of trouble with the elevators. Sometimes they wouldn't go up, sometimes they wouldn't come down, and some-times they would get stuck midway on their route. There was always a glorious uncertainty as to what was to be expected of them. The doings of the elevators might have been interesting to lay wagers on, but as adjuncts to a business property they were failures. There has never been a day when the builders did not have men at work making alterations in their endeavor to perfect machinery, but they never got it in such shape as to eatisfy themselves, and they have never offered the clevators for acceptance. The ele-vators, consequently, have never been accepted by the trustees."

vators, consequently, have never ocen accepted by the trustees."

At the office of Otis Brothers & Co., in the Potter building, it was acknowledged yesterday that the elevators were not a success. As to just what will be done regarding them the officers of the concern were still in the dark. "It was our intention to make these elevators the show elevators of the country," said one of the officers of the concern, "and we have spared no pains or expense in the attempt, but we are satisfied now that the high-pressure system requires a too delicate arrangement and adjustment to be successfully put into the hands of ordinary operators for passenger service, and we are sorry that we undertook its use."

Its use."

The system, it was explained, comes from England, where it is in successful use to such an extent that high-pressure water mains are laid in London streets for supplying power for hoists. One building in Philadelphia and two in Chicago have been fitted with high-pressure hydraulic elevators by other concerns, and these are said to work satisfactorily, but none of the buildings is anything like so tall as our street sky-scrapers. great sky-scrapers.

To realize the difference between the system.

To realize the difference between the system employed in the Tract Society building and the rest of our tail buildings one needs to take a look behind the scenes. Standing in a row behind the sievators and reaching up from the floor below the ground are a series of tail cylinders. In each of these cylinders is a piston which is driven up or down by water pumped into the cylinder under pressure. Attached to a cross-head at the top of the cylinder rod is a set of pulicys around which pass the steel ropes which hoist the car. The lower ends of these ropes are made fast near the bottom of the shaft, and the other ends, after passing over similar sheaves overhead, got the car, while the pulicys work in the bight of the ropes. The motion of the plungers in the cylinders is increased at the car end of the ropes, in accordance with the number of turns which go over the intervening sheaves.

The difference between the high-pressure and the low-pressure systems is apparent to the observer in the difference in size and arrangement of the cylinders and reavings of the hoisting ropes. In the ordinary low-pressure system the cylinder for such a car as the high-service one at the American Tract Society building would be about 48 feet tall and 15 inches in diameter hisde. The car rope would be rove so as to increase the action of the plunger at the rate in speed and distance of car travel, of 6 to 1. The water which operated the plunger would have a pressure of 150 pounds to the square inch. Such a cylinder would require the pumping of about 300 gallons of water into it for every round trip of the car. With such a volume of water passing in and out of the cylinder every trip, it can be understood readily that it is quite easy to regulate the motions of the car by means of the valve which is opened or closed by the elevator attendant.

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be understood readily that it is quite easy to regulate the motions of the car by means of the valve which is opened or closed by the elevator attendant.

In the high pressure system which was installed in the Tract Society building the water as fed to the cylinders at a pressure of about 700 pounds to the square inch. The cylinders are but 0 inches in diameter, and but half as long as a low pressure cylinder, and the ropes are controlled to the cylinders are but 0 inches in diameter, and but half as long as a low pressure cylinder, and the ropes are rove so that the car travels 1? feet for every foot that the plunger moves. It takes but 70 gailons of water to move the car a round trip. Economy of operation was expected, because of the much smaller quantity of water to be pumped, but from this same cause arose the trouble of operation. It takes such a little water to move the car that it was found at once that altogether new valve arrangements were needed to regulate the action. A careless lerk on the controller by the elevator man would start the car as if it were shot from a catapult or set it koing downward as if it had been out loose from the ropes. It was the course of experiments with new valves which develoued the eccentricities of the cars of which Mr. Read and the tenants of the building complained. The builders declare, however, that the cars had been running with satisfaction for several weeks prior to the last accident. This was caused by the giving away of a boit which held a cap over a valve port. This is the water out of the cylinder at full speed and the car struck bottom after going at the rate of 700 feet or more a minute.

The disastrous result to the passengers has raised the question as to whether all fast passenger elevators are not in need of something like an air well or cushion at their foot to check them in case of similar accidents. The car which fell had a combination of springs and rubber under it for a builter, but this old not save all the passengers from harm.

As to accidents fr

ments are completed the Otis people said they would give a public exhibition of the working of the safety clutch. This will be of interest to

of the safety clutch. This will be of interest to every person occupying or having business in aky scrapers, for no elevator is free from chances of accidents.

The hish-pressure system of the American Tract Society's building is the only one of the kind in this city, and the elevators for the Rt. Paul building, the Bowling Green building, and the other tall structures nearing completion, or under way, are all of the accredited types. The St. I'aul building will have one car which will rise 280 feet.

MISS MARVIN'S PACE BEAMS.

Testimony That the Curtains She Is Ac cused of Stealing Were Bold to Her, Miss Mary Marvin, the pretty brunette who is charged with having stolen a pair of silk curgoods house in Jersey City, where she was employed as a saleswoman, was in Police Justice Potta's court yesterday morning ready for examination. She was accompanied by her counsel, Lawyer Donelan. She was more self-possessed yesterday than on Tuesday, when she was overcome by grief and indignation that such a charge should have been made against her, The curtains had been found in her room. Her explanation was that she had bought and paid for them under an arrangement with Mr. Pellett, superintendent of the upholstery department. She says she paid him \$2 a week for six weeks and then Mr. Pellett had the curtains wrapped up and gave them to her. Mr. Pellett

weeks and then Mr. Pellett had the curtains wrapped up and gave them to her. Mr. Pellett has denied her statement under oath. He says he made no such arrangement with her and received no money from her. He has been employed in the house a great many years and has had the entire confidence of the firm.

The first witness examined yesterday was Samuel Fletcher, a boy employed in the store. He testified that he overheard the conversation between Miss Marvin and Mr. Pellett at the time the arrangement was made for the purchase of the curtains. Mr. Pellett toid Miss Marvin that she could buy them on the installment plan and take them home when they were paid for. Mr. Pellett gave the witness the curtains with instructions to have them wrapped up and give them to Miss Marvin. This testimony caused Miss Marvin's face to beam with gratification. Lawyer Donelan tried to show that Pellett was a drinking man and his memory was impaired, but Judge Potta ruled the testimony out.

Miss Marvin was called to the stand and she repeated the statement she made on Tuesday. She said that each time she made on Tuesday. She said that each time she made a payment to Mr. Pellett he made an entry of it in his memorandum book, but he gave her no receipte, and she did not ask for any, as she did not think it was necessary. The examination was adjourned until to-day at the request of Mr. Van Anglen. The case has assumed such a plase that he means to engage a lawyer. He wants the truth to come out, he says.

MISS PHOR'S CHARGE.

She Says a Priest Caught Her in His Arms and Tried to Kins Her.

Chief of Police Murphy of Jersey City was closeted for over an hour on Tuesday night with Mrs. Charles W. Collins of 95 Cottage street, Margaret Phor, a pretty 17-year-old servant girl employed by Mrs. Collins, and the girl's brother-in-law. After the conference the Chief refused to give any information about it, except that it was a very serious case, Yesterday the Chief unbosomed himself. He said that Miss Phor was there to make a complaint against a Catholic priest, who, she alleged, had assaulted her. The girl's story was that about 9:30 P. M., when she was alone in the house, the priest, whom she knew as a friend of the family, called. He sent her down stairs for a

the priest, whom she knew as a friend of the family, called. He sent her down stairs for a bottle of whiskey.

The priest remained at the house for a little more than an hour, and when he was about to go away he asked he to kiss him good night. She refused, she said, and then the priest caught her in his arms and tried to kiss her. She struggled, but he overnowered her and threw her on a sofa. Chief Murphy asked the girl to make outh to her statement, but she refused. Her parents also were desirous that she should make a sworn statement, but she could not be persuaded to do so. Mrs. Collins told Chief Murphy that she had known the priest since she was a girl. He is a middle-aged man and called at her house frequently. At one time, Mrs. Collins says, he was connected with St. Joseph's Church in Jersey City. Chief Murphy refused to give his name.

His Linbilities Due Chiefly to His Rudorse-

Boston, Nov. 18.-The filing of a petition in nsolvency by President Elmer H. Capen of Tufts College two weeks ago has created so much comment that a statement was made this

ments for the Stoughton that hight company are largely renewals of notes which were outstanding when he was chosen President of the company, and which were renewed upon his endorsement. The company was unsuccessful, and the burden of the indebtedness fell upon him.

and the ourgen of the indeptedness fell upon him.

When he endorsed notes for his brother Joel. President Capen supposed that his brother was financially sound. So great was his faith in him that he took no pains to look into the matter. Friends of his brother assert that everything was all right at the time of the endorsements, but subsequently Joel Capen's affairs became involved and the President of Tuits was left to carry the load. President Capen's endorsement was on twenty-nine notes ranging in amounts from \$100 to \$21,000. The claim of the trustees of Tufts College is amply secured.

Lawyer Robbins Says Their Extension Is

CHICAGO, Ill., Nov. 18 .- In the elevator controversy, which was resumed before Judge Tuley to day, Lawyer Henry S. Robbins, representing the Board of Trade interests, advanced a novel proposition. The evidence which will form the basis of his argument was presented to-day. It consists of tables compiled from the to-day. It consists of tables complied from the reports of the Warehouse Commission, covering the period from 1873 to 1896. According to Lawyer Robbins these tables show that the immense amount of grain kept constantly in store in Chicago elevators accounts for the depression of the market.

The statistics show that while the capacity of the elevators has increased from 13,000,000 to 41,000,000 basicals since 1873, the total receipts

41,000,000 busitels since 1873, the total receipts are practically the same as they were in 1873, The additional capacity is being utilized, he said, for keeping grain in store. The object of the elevator men in keeping this grain in store, Mr. Robbins argued, is to keep prices low, so as reduce the amount of capital invested.

The controversy between the warehouse men and the iteart of Trade began a year and a half age, when the Board of Trade sought to prevent the warehouse men from dealing in grain in the open market. It was centended that they were violating their charter provisions, as they were buying and selling grain owned by other people, which was merely stored in their warehouses. The Warehouse Commissioners decided against the elevator people, and the case was then taken he elevator people, and the case was the

Hendelman & Lippman, cloak manufacturers at 433 Broome street, failed yesterday, and a deputy sheriff took possession of the store. The Coroner also went to the store with writs of replevin. The firm began business in May, 1889, and on Jan. 1 last claimed to have \$22,584 as-

and on Jan. 1 last claimed to have \$22,584 assets and \$750 liabilities. The liabilities now are reported to be \$32,000.

Deputy Sheriff Butler has received an attachment against the Cathoscope Electrical Company of 50 Broadway for \$3,325 in favor of Edwin Hammerschiag, on an assigned claim for balance due on patents soid to the company by Arthur A. Hammerschiag. The cathoscope is an apparatus for exhibiting Reentgen rays.

The sheriff has taken charge of the store of Moritz Gaerther, dealer in shoes at \$52 East Houston street, on an attachment for \$223 obtained by Hashings & Gleason for six of the creditors. They chalm that Gaerther had his stock, worth \$1,800, soid out by a marshal, and that it was bought in by his brother, in pursuance of a plan to put it out of reach of the creditors.

Lena Roth, dealer in leather and findings at

since of a plan to put it out of reach of the creditors.

Lem Roth, dealer in leather and findings at 349 West Thirty-eighth street and 367 East Houston street, this city, and who has two other stores in Brooklyn, has made an assignment in Brooklyn to Magnus Welman. Max Altmayer has leaued two replevins for New York creditors to the amount of \$3.800 to the Sheriff of Kings county. He estimates the liabilities at \$10,000.

Theodore Raulands, a painter, of Van Buren street and Stuyvesant avenue, Brooklyn, was injured yesterday afternoon in a courtyard of the new Dick apartment house, at South Ninth street and Driggs avenue, Williamsburgh, by falling two stories from a scaffold. He died last

FEDERAL AID TO SHIPPING

ELEINS'S DISCRIMINATING DUTY BILL WARMLY ADVOCATED.

Marino Association Replies to the Objections of United States Commissioner of Navigation Chamberlain, The American Merchant Marine Association. of which Arthur Sewall, Vice-Presidential candidate of the Popocratic party, was President until lately, and of which the leading Atlantic coast shipbuilders are members, has offices at 42 East Twenty-third street, this city. The asociation was organized last April, after Senator Elkins of West Virginia had introduced his discriminating duty bill in Congress, which bill proposes to tax imports in foreign ships 10 per cent, ad valorem more than such imports in American ships are taxed, so as to give the car-

Secretary of the American Morchant

rying trade to American ships. United States Commissioner of Navigation Chamberlain has just made public a synopsis of his forthcoming annual report, in which he se-verely attacks the discriminating duty policy. Secretary A. R. Smith of the Merchant Marine Association was asked yesterday what effect the opposition of Mr. Chamberlain would have upon the policy.

"Mr. Chamberlain," said he, "presents in opposition the best of reasons why the bill should pass. He says that it would increase the revenue of the Government in the annual sum of \$59,053,836. The Elkins bill lays a horizontal tax of ten per cent, more upon dutiable imports and ten per cent, ad valorem tax upon undutiable imports if brought here in foreign ships, from which taxes his bill would exempt imports in American ships. Based upon the imports of 1895 and American ships in the foreign trade, the Commissioner figures out this additional revenue of nearly sixty millions of dollars. Did ou present tariff yield a surplus, or even enough revenue for the needs of the Government, such an addition would be undesirable; but, considering that our deficit this year is likely to reach \$100,000,000, the proposed Elkins increase of duty would go further to ske out the Government's receipts than even Congressman Dingley's emergency bill, which, I understand he says would yield but \$40,000,000 additional annual revenue.

"If the estimates made by the Commissioner of Navigation as to the probable increase in the Government's revenues are correct, then it is almost just the thing we need. But, if his opposition voices the sentiment of the President probably there would be no serious attempt to pass it until after March 4 next."

Mr. Smith was questioned as to the measures proposed by Commissioner Chamberlain for the encouragement of shipping, and the attitude of the Marine Association toward them, in answer to which he said:

"The Commissioner still advocates free ships—

"The Commissioner still advocates free shins— that is, the free admission to American registry of foreign-built ships. Our shipbuilders would naturally oppose such a scheme, and several times Mr. Chamberlain's own party associates have opposed it. Just at present, of course, our shipbuilders are unable to build ship- quite as cheaply as they are built abroad, but with steady work in the shippards the cost here would soon be as low as elsewhere.

cheaply as they are built abroad, but with steady work in the shippards the cost here would soon be as low as elsewhere.

"But in the face of the enormous subsidies and bounties being paid by foreign nations to their ships in the foreign trade and the cheaper cost of operating foreign ships because of lower wages and less and poorer food on board foreign ships. A mericans are abandoning the foreign trade. Having been out of the shippwring business in the foreign trade for more than a generation, our Government must be extremely liberal in its legislation in order to attract American capital into ship owning. This liberality need not be at the expense of the National Treasury, but the discriminating duty policy could be made to earlieh our national Treasury, as the Commissioner has shown, and at the expense of foreign ships. American shipowners are not anxious for subsidies and bounties, particularly, but they do ask that the Government create by legislation a preference for American ships, tast as it does now. We aprecedity carif.

anxious for subsidies and bounties, particularie, but they do ask that the Government create by legislation a preference for American slips, just as it does now, by a protective tariff, create a preference in the home market for American goods.

"The Commissioner also suggests the admission of foreign-built ships to American registry, when such ships are owned by Americans, provided the owners will contract to build equal tonnage in the United States. Where foreign-built ships are eligible to receive a subsidy, under our postal subsidy law, of course there would be an incentive for Americans to buy and place them under our flag. But that would only help, after all, the large, fast regular line, mail-carrying steamships—highly desirable, to be sure, but which we would soon have without special legislation, if we would first encourage the building of freight ships, sail and steam, which vessels would build up and extend the trade, which would later be conducted by regular line steamships through the enterprise of those who had built up the business.

"The discriminating duty bill, if a law, would force the carrying of our imports in American ships and give our ships a very great advantage over foreign ships that, in competing for our export cargoes, would be compelled to come here in bailast, while our own ships had come in with a profitable cargo, so that in time our own ships would do almest all of our own foreign carry-

our people.
"The Commissioner objects to discriminating

our people.

"The Commissioner objects to discriminating duties because he fears foreign retailation. But just such a bill as Senator Eikins has introduced was a part of our laws from 1789 to 1823, which we adopted because foreign nations discriminated against our ships. We turned that weapon against them, and beat them so badly that during almost all the time the act was in force our own ships carried 90 per cent of our foreign commerce, while now, as a result of abandoning that policy sixty-eigh years aco, our ships carry but 11 per cent, of it. Foreign retailation was ineffectual in the old days, and would be ineffectual now. We are stronger and better able to meet retailation if it is attempted now than we were in 1789.

"Those who would retailate would be European countries, from whom we buy manufactures and luxuries and to whom we sell breadstuffs and raw materials. None of the nations of South or Central America or of Asia would retailate, except possibly Japan, for the reason that none of them has shipping of its own.

"The Republican party has piedged itself to give us the discriminating duty policy, because it is protective and because it was so effectual in operation in the early days, and, if we cannot put the Elkins bill through the short aession of the Fifty-fourth Congress, locanse of the opposition of the Administration, we should have nothing to fear on that score, or after March 4 next."

Said to Have Looted a Widows' and Or-phans' Fund, Delegate James Smith of the Plasterers' So-

ciety, whose trustees, Timothy Sullivan and Michael Keenan, are said to have run away with \$5.364.40 of the society's funds, said yes-terday that the union would do all it could to bring the alleged defaulters to justice. The money taken, he said, belonged to the widows' and orphans' fund, which is distributed every year among the widows and orphans of deceased members.



Prosperity means a good demand, and that means higher prices, especially on carpets, as they are lower than anything else, and have been selected for raising more revenue, so choose yours from us before prices advance, and save from 15 to 25 per cent.

WE STILL HAVE LEFT A FEW ROLLS OF OUR SMOKE-TOUCHED Best All Wool C. W. Ingrain Carpet at 40

cents per yard. Special Values in Upholistery Bepartment.

THE CURRENCY QUESTION.

Views of the Hon. Joseph Henry Walker of Massachusetts, Chairman of the Com-

mittee on Banking and Currency, in the U. M. House of Representatives. In reply to the question put to him by a reporter of THE SUN, What should be done to improve and strengthen the currency of the country? Mr. Walker expressed himself as fel-

lows on the defects of our banking system: The consequences for good or ill of the campaign recently closed were so momentous as to be beyond the estimate of the most thoroughly

While the contest raged estensibly around the money question, it was really a socialistic. and some say anarchistic, uprising. The storm centre for the time being was in the United States, but the seat of its strongest power and influence is in Germany, next in France, and somewhat in England. If wise legislation prevalls, this country may hope to escape further serious agitations of the kind. The very fonndations of republican institutious, and, in fact, of all practical civil government, was called in question.

In order to obviate its repetition, the existing financial and banking systems of the country need to be thoroughly reformed. The people of the South and West have a right to complain of the fact that loans and discounts in those localitles are made by vicious law, fully two per cent, above the normal rate. It is incontestably true that, as compared with the banking systems of Germany, France, or England, the banks in this country are compelled to carry the whole thousand millions of paper in circulation practically without profit. Rates on loans and discounts, in order to pay

existing dividends on the banking capital, are fully one-third, take it the country over, higher than they would be were the currency of the country issued upon sound banking principles. Of course, this hardship rests most severely in localities where the highest rate of interest pre-

The banks in each locality have a legitimate cause of complaint unless they can make on the currency they issue while it is out the rates of interest charged on loans and discounts, thus reducing the rates on loans and discounts, and pay the same dividend to their shareholders, to the full amount of what the bank makes on its currency. Six per cent. localities are entitled to make

half as much again as 4 per cent. and 8 per cent. double as much as 4 per cent. localities, and 10 per cent. twice and a half, and 12 per cent. localities three times as much; while the facts are exactly the reverse under our system. Furthermore, bonds are fatal to the economy

and safety of any banking system. By the use of bonds which are invariably above or below par and constantly vary in price, the profit to banks on their currency is never two days the same, increasing and diminishing as the price of bonds varies.

In a recent speech Senator Sherman declared in effect that in case of war the banking system of the United States would prove a failure. We know it did in 1861, resulting in a loss to the Government of more than one billion of dollars in the conduct of the civil war.

This country has spent nearly \$500,000,000 in the last ten years on its army, and nearly the same on its navy, and yet in case of war it would stand before the world absolutely destitute of the sinews of war, which to-day are sound banker's credit, not gold or silver. Furthermore, our banking system requires the officers of banks, in justice to their clients, who really are the widows and orphans and dependent persons of the country, as their bank stock is owned very largely by savings banks and trust and insurance companies, to become bond speculators selling their bonds and reducing their circulation when the most currency is needed and when the credit of the Government is high, and buying bonds and increasing circulation when the credit of the Government and of business is injured or ruined and less currency is needed.

The national banks, when the price of bonds in the market paid an income of 3 per cent. had in circulation in 1881 \$312,000,000; in 1801, when bonds had averaged to sell on the market at a price paying an income of 2.45 per cent., the currency incirculation was only \$123,afternoon by the assignee of President Capen's property. In the schedule of assets and liabilities filed at the Insolvency Court in Cambridge it was stated that President Capen owed \$42.320. His assets were said to be nothing. The great majority of the liabilities were notes to different banking institutions. According to the assignee, \$33,800 of President Capen's indebtedness is secured. Of the \$28,520 ansecured, \$7,000 was for this brother. Joel Capen of Stoughton, who is said to be a builder, and \$17,000 was for endorsements for the Stoughton Gas Light Company. The remaining \$4,420 ansecured was for private indebtedness. The latter amount represents the native of the stoughton Gas Light Company indebtedness for which President Capen has received any personal benefit. The endorsements for the Stoughton Gas Light Company are possible to the stoughton of the st

currency of the bank is in circulation, the profits to the bank in a 4 per cent, locality are 2.03 per cent, in a 6 per cent, locality 1.71 per cent,; in an 8 per cent, locality 1.35 per cent,; and in a 10 per cent, locality 1.35 per cent, and in a 10 per cent, locality 4.85 per cent.

Thus the profits in a 4 per cent, locality to the bank is 111 per cent, more than in a 10 per cent, locality, and 32 per cent, more than in an 8 per cent, locality, and 32 per cent, more than in a 8 per cent, locality, and 32 per cent, more than in a 8 per cent, locality, and 32 per cent, more than in a 8 per cent, locality, and 32 per cent, more than in a 6 per cent, locality, and 32 per cent, more than in a 6 per cent, locality.

It is perfectly obvious that the existence of such conditions is a damage to this city of New York more than even to the localities which suffer such hardship. The best way to build up New York is to hercase the business of a country than confidence, and confidence comes from the belief that men in trade and business are doing it at a profit, and no one thing makes profits possible more than low rates of interest; and whatever builds up the country builds up New York and the cities of the country.

But the story of the unavoidable hardship of

But the story of the unavoidable hardship of

of interest; and whatever builds up the country builds up New York and the cities of the country.

But the story of the unavoidable hardship of the use of bonds is not half told. Using the same bonds bought at their normal price of 1.30% which is less even than the average our bonds sold for during the eight years provious to the panic of 1832, which would pay the purchaser at the rate of 2% per cent, interest per annum in localities charging 4 per cent, interest, the profit would only be .52 per cent, in of per cent, the profit would only be .52 per cent, in of per cent, localities, and a loss of fully 1 per cent, in 8 per cent, localities, and a loss of fully 1 per cent, in 10 per cent, localities, and a loss of 1.82 per cent, in 10 per cent, localities, and a loss of the country were compelled to take out currency proportionately to the full amount of the one thousand milons of paper of various kinds now existing when the credit of the Government was highest, and assuming that the \$480,000,000 of banking capital was distributed equally in 4, 6, 8, and 10 per cent, localities of \$17,000,000 of ceach locality, and that each locality took out \$200,000,100 in currency, the gain to banks in increased dividends on the capital in 4 per cent, localities it would be 70 per cent, in a per cent, localities it would be an actual loss of .32 per cent, and in 8 per cent, localities the enormous sum of 2,008 per cent, localities the enormous of banking systems of the banks, that we should have had our banking systems of the country for they than the supervision of the banks. That the secvice cannot be properly met unless the banking system of the country for they than eres, and without control or inf

bought,

It is a question for the New York Chamber of
Commerce, more than for any other existing
body, to determine how these great evils, which
must be admitted by all to exist, shall be
remedied.

Complete Line of Holiday Novelities at Lower Relation of the question devised by the Chamber of Commerce, upon which organization the duty rests more than on any other in the country, would undoubtedly receive the most favorable consideration of those having the remedy of these evils in their hands.

Conflower in the existing disancial and banking arrangements, especially with reference to the United States Treasury, has been destroyed, never to return.

If some practical remedy is not devised and infull operation in the immediate future the President Constitution in the full probably have results which every patriot would shrink from.

Brooklyn Stores: Flatbush Av. near fulion St.

BY TALKING TOO FREELY.

BUFFALO, Nov. 18 .- The libel suit of ex-Assemblyman Schoepflin against State Senator Coffey was begun in the Supreme Court this morning. Norris Morey, counsel for the plaintiff, read the press despatch sent out from Albany, saving that Senator Coffey had announced that indictments for bribery in connection with the Campbell fee bill had been found against Assemblymen Campbell of Kings and Schoepflin of Erie. This statement, counsel said, had been printed in the several papers in this State served by the Chicago Associated Press. The same day Senator Coffey also made the same statement to Senator Persons and to others. The crime with which Mr. Schoepflin was thus charged, he said, was the most disgraceful that could be made against a man. The only difference between this and an ordinary libel or slander suit was that the man who made the charge was a Senator of the State of New York and the man against whom the charge was made was an Assemblyman, Mr. Morey called attention to the fact that the defence had not tried to justify the charge, but had alleged that rumors had connected him with the scandal for some time before. Mr. Cuneen, counsel for Senator Coffey,

asked the Court to direct that the plaintiff be required to allege either libel or slander.

ROBBED GIRLS OF THEIR TRESSES Barber of Newark, N. Y., Caught in the pected to recover for slander.

Act and Indicted by the Grand Jury. Lyons, N. Y., Nov. 18,-The Wayne County

Grand Jury indicted Rothwell Ryckman, a barber living in Newark, under three indictments for cutting the hair of girls on the street at night. In the early part of this year girls, while walking in Newark, especially on Saturwhile waiking in Newark, especially on Saturday evenings, had their tresses cut, the work being done so dextrously that nobody was detected. During the tournament of the Central New York Veteran Firement's Association here, last June, daughters of Charles Pilug, John K. Hughes, and the Rev. J. Eberling had their tresses cut. Ryckman was caught in the act of cutting one girl's hair in a crowd, and, on being arraigned, waived examination to await the setion of the Grand Jury. He will be tried on Dec. 14. Since Ryckman's arrest last June there has been no more malicious hair cutting in this county. in this county.

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Mott Haven Canal Declared a Nuisance. The Board of Health has adopted the following resolution with reference to the Mott Haven

Canal: " Resolved, That the Mott Haven Canal from 138th to 144th street be and is hereby declared a public nuisance, dangerous to life and detri-mental to health, and it is earnestly recom-mended that the title to the land occupied by said canal be acquired by the city in accordance with the resolution pending before the Board of

Street Opening."

Gen, Clark said yesterday that the resolution was for the purpose of giving the Board of Street Opening grounds on which to act. The canal will be filled up and converted into a street.

Naval Orders.

WASHINGTON, Nov. 18,-Medical Director T. . Walton has been detached from the Naval Academy and ordered to the Naval Laboratory, New York, relieving Medical Director H. M. Wells, who is ordered home to await orders, Passed Assistant Surgeon W. F. Arnold has been ordered from special duty to the Enterprise, relieving Passed Assistant Surgeon F. W.

prise, relieving Passed Assistant Surgeon F. W. Olcott, who is ordered to the Independence to relieve Surgeon C. T. Hibbett, who is ordered home and granted three months leave.
Lieut. E. D. Bostwick has been detached from the Hydrographic Office and ordered to the Franklin.
Lieutenant-Commander W. H. Selfridge has been detached from the New York Navy Yard and ordered to the Puritan. Commander G. F. Ide has been ordered to the Norfolk Navy Yard. Lieut. W. M. Wood has been ordered to inspection duty at the works of the American Orderance Company, Bridgeport, Conn., and Ensign H. F. Bryan has been detached from the Castine and ordered to the Marblehead.

WASHINGTON, Nov. 18. - The Deep-Water Harbor Commission, appointed for the purpose of settling the dispute between Santa Monica and San Pedro, in southern California, held another meeting this morning, at which much headway was made toward getting matters in shape before the departure of the Board for the site of the proposed improvement. All the actual work, save the drawing of the formal

report to the Secretary of War, will be done in Los Angeles, Cal., in which place the Commis-sion will meet on Dec. 9. The appropriation of \$2,900,000 made by Congress for the construction of this work will be available immediately after the report of the heard to the Secretary of War. The decision of a majority of the whole Board of the members to receive a second of the members. tion to locating the harber to be improved, it will also make the plans, specifications, and es-timates. When this is done the Secretary of ar is authorized to enter into contracts for the completion of the improvement.

Permanent Political Headquarters in Washington.

WASHINGTON, Nov. 18 .- Republican Congressional headquarters are still at the Normandie. The officials now in charge, Mesars, Babcock, Apsley, and Mercer, are expected to be in the city during the winter. The intention is to secure a suite of rooms in some business block in

Secretary Diffenderfer, who was in charge of the sliverite campaign, has made public the intention of the committee to establish head-quarters. Arrangements have been made for a conference to be held by the sliver leaders in

Washington within the next few weeks Artist Whipple at Work on Secretary Her-

WASHINGTON, Nov. 18 .- Charles Ayer Whipple of New York is completing a portrait of Secretary Herbert for the Navy Department. He also painted portraits of Secretary Tracy for the same purpose, Secretary Elkins for the War Department, and his other best known portraits are those of President Harrison, tien. Miles, and Levi P. Morton. Secretary Herbert's sittings are given in his office during the transaction of current business, and the portrait is said to be a striking representation of a Cabinet officer on duty. It is the custom of all Cabinet officers to leave their portraits at the departments, and a fund is provided by Congress for the purpose.

The Cruiser Marbichead at Bermuda. WASHINGTON, Nov. 18. - The cruiser Marblehead arrived at Bormuda this morning after a twelve days' run from Funchal, Madeira. She twelve days' run from Funchal, Madeira. She left Admiral Selfridge's equalron at Smyrna just a month ago, and while none of the other ships under the Admiral's command have moved since that time, the Marbielead has covered 5,000 nautical miles. On arriving at New York she will be made ready to join Admiral Bunce's home fleet, taking the place of the Cincinnati, which relieved her in the Mediterranean. The Amplitrite has gone to the Norfolk Navy Yard for repairs.

Contracts for Gun Forgings Awarded WASHINGTON, Nov. 18 .- The Navy Department has awarded contracts for eight sets of 13-inch rifle forgings to the Hethlehem Iron Works, deliveries to commence in 120 days and works, deliveries to commence in 130 days and to be completed in 365 days; also for six sets of 13-inch rifle forgings and one set of 12-inch forgings to the Midvale Steel Works of Nice-town, Fa., deliveries to commence in 130 days and to be completed in 340 days. The bids of both these companies were at 23 8-10 cents per-pound, and the contract is divided in this way to expedite deliveries.

His Shortage Amounts to \$12,000. WASHINGTON, Nov. 18. - Last summer a short-

ge was discovered in the accounts of Officer Daniel Williams of the Police Court in the cash collected for lines, Williams disappeared and was finally arrested in St. Louis and brought back. The deficit was supposed to be about \$2.000. The auditor has just completed an examination of the books and ascertains Williams's shortage to be \$12,000. He is awaiting trial.

COFFEY SUED FOR LIBEL.

THE SENATOR GETS INTO TROUBLE

Said that Assemblyman Schoepfin Had Been Indicted for Bribery, and an Agent of the Chicago Associated Press Who Reard It Sent It Out to His Papers,

Mr. Morey said that as to the statement giver

to the press, he expected to recover for libel, and as to the utterance to Senator Persons, he ex-Justice Childs said he would deny the motion

for the present.

George F. Graham of Albany, agent for the Chicago Associated Press, was called to the stand. He admitted having sent the libellous stand. He admitted having sent the libelious despatch to his association. He obtained the information on which it was based from Senator Coffey, who said he got it from a person who eight to know what he was talking about. Those present at the time of his conversation with Senater Coffey were Senator Cantor and Louis Seibold, a New York reporter. Witness confessed that he had taken no steps to confirm the report before making it public. He did not try to see Assemblyman Schoepfin, but later received a denial from the injured Assemblyman. Witness could not produce the papers in which his despatch appeared, nor could be proman. Witness could not produce the par-which his despatch appeared, nor could be pro-duce the original copy of his despatch, saying it had been destroyed two weeks after its trans-

mission.

On cross-examination witness admitted that Senatur Coffey might not have known him to be connected with a press association. He had no racollection of Senator Coffey ever calling him by name. He finally admitted that a despatch printed in a Buffalo paper served by the Chicago Associated Press was in substance the one he sent. He said that after Mr. Schoepfiln ad come to him personally and denied the report he had sent out a correction intended to prevent a publication of the libelious item, but aid not succeed.

provent a publication of the libelious item, but aid not succeed.

Senator Henry H. Persons testified that he knew Mr. Graham as a reporter and had seen him in the Senate Chamber taking notes. The witness was asked about a conversation he had with Senator Coffey regarding the rumored indictment, "I walked over to Senator Coffey's seat," he replied, "and asked him about the story he had been telling, and he replied to the effect that he had heard the rumor from outside and believed it to be true." Later Senator Persons said he and Assemblyman Philip Gerst went to see Coffey, who told them about the same thing.

In the afternoon Senator Persons's cross-ex-

same thing.

In the afternoon Senator Persons's cross-examination was undertaken by Mr. Cuneen.

"Do you remember that Senator Coffey came
to you later in the afternoon and told you that
he had learned that the report was not true?"

"I do not remember." "I do not remember."
"Why did you go to Senator Coffey?" asked
Mr. Morey.
"Hecause my informant had told me that
Senator Coffey had made this statement."
"Who was your informant?" asked Mr. Cu-

Senator Coffey had made this statement."

"Who was your informant?" asked Mr. Cuneen.

"Lient. Saxton." was the reply.

"Do you know whether the Campbell Ice bill was under discussion in the Senate that day?"

"I have no recollection. My impression is that it was not."

Mr. Schoepfin was called, and said he had seen the despatch in a number of papers. He told of going to Mr. Graham's office to ask him if any one had charged him with bribery. Graham told him the denial would go out with the story, but afterward agreed to send a "killer." Graham salvised him to see Senator Coffey. He went to see Senator Coffey. He went to see Senator Coffey. He went to see Senator Coffey, who repeated to him what he had told Graham.

"I asked Senator Coffey who told him about it, and he said Senator Owens had told him."

The editors of the Buffalo newspapers who received the despatch testified that they did not recoilect receiving a notice from the Albany agent of the Chicago Associated Press to "kill" the item.

After some further unimportant testimony.

the item.

After some further unimportant testimony, counsel for the plaintiff rested his case with the privilege of calling one witness to-morrow.

Mr. Cuneen moved for a non-suit generally, alleging that no special damages had been proven and Senator Coffey's liability for the nublication of the despatch had not been established.

could be for libel.

In outlining his line of defence, Mr. Cuneen said Mr. Coffey was not acquainted with Mr. Schoepflin, bere him no malice, and simply repeated casually what he had heard and what hundreds in Albany were talking about. Mr. Coffey did not suggest or instigate the publication of the despatch and had no responsibility for it.

colley did not suggest or instigate the publication of the despatch and had no responsibility for it.

Senator Michael J. Coffey, the defendant, was sworn. He said he never saw Mr. Schoeplin before Schoepflin called to ask him about the report in circulation. "I first heard of the report in circulation." I first heard of the report." he said, "from Assemblyman Kane of Brooklyn. Assemblyman Casey of Albany also spoke to me on the subject. So did Senator Owens of Brooklyn. Kane told me in the Senate Chamber that he wanted to acc Owens. He said there was a rumor that Campbell and Schoepflin had been indicted on account of the ice bill. Casey also mentioned the names of Campbell and Schoepflin. I asked Mr. Seibold, a New York newspaper reporter, if he had heard the report. From what I heard I was inclined to disbelieve the report. Senator Persons next came to me, and I told him who my informants were. I did not say to him that I though it he report was true. I afterward went to him and told him I had been investigated and was unfounded."

The wintess said he talked with Graham and subsequently with Schoepflin. "I had no intention of harming Mr. Schoepflin." In he contrary, I would prefer to serve him, I did not suggest that the report be published and did not aid in its publication."

Court then adjourned until to-morrow morning, when Senator Coffey will be cross-examined.

The cold wave which was coming this way from opment of a storm of moderate energy over the upper lake region, with a trough of low pressure reaching southwest to northern Texas. Cloudy and showery weather prevailed over the storm track from the lakes southwest over Iowa and Missourl and eastward over northern New York to the New England coast, The cold wave will be de-

er \$3-night or on Friday morning. The temperature continued to fall and was from zero to 16 below in North Dakota and Montana. The coldest point in the United States was Havre Montana, in Assinibols, Canada, it was 28° below zero. This cold wave is backed by a wide area of high pressure. Fair weather prevailed in this section and to the southward. In this city the day was fair, with a light haze;

erly, average velocity 12 miles an hour; highest official temperature 59°, lowest 57°; barometer, corrected to read to sea level, at S A. M. S0.21, B P. M. Su.01.
The thermometer at the United States Weather Bu-

average humidity, 78 per cent.; wind northeast-

Feau registered the temperature yesterday as follows:

0 A. M. 50° 48° 6 P. M. 53° 61° 12 M. 50° 51° 9 P. M. 54° 51° 9 P. M. 5 Washington Forneast for Themselet.

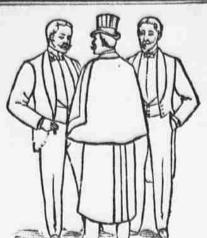
For New England, threatening Weather, with rain, probably turning to snow in New Hampshire and Vermont; decidedly colder; brisk southwesterly winds, becoming northerly.

For castern New York, threatening weather, showers

probably turning to enow; decidelly spiter with a coal wave lonight in northern partion; southwesterly winds, shifting to northwesterly. For western Pennsylvania and western New York. threatening weather with showers turning to snow; decidedly colder, with a cold wave to-day; southwesterly winds becoming northwesterly; high on the

For the District of Columbia, Maryland, Delaware, eastern Pennsylvania, and New Jersey, partly cloudy weather; decidedly colder to night; southerly winds, econing northwesterly.

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NATIONAL GUARD MEN ANGRY.

Senate Clerk Kenyon's Interference in Gen. McAlpin's Behalf Specially Offensive. ALBANY, Nov. 18 .- It was ascertained here to-night that John S. Kenyon of Syracuse, who is Clerk of the Senate, is not ready to abide by the decision that Major-Gen. Edwin A. Mc-Alpin of Sing Sing shall be retired as Adjutant-General of the National Guard of the State of New York. It has already been printed in THE Sun that Governor-elect Black and his friends do not see their way clear to reappoint Gen. McAlpin as the grand mogul of the Governorelect's staff. Clerk Kenyon of the Senate, is was ascertained to-night, proposes to flap his wings in opposition to the Republican organization of the State of New York. He has been working for several days in the interest of Gen.

McAlpin, and has pulled every string at his command in order to bring pressure on Governor-elect Black. Clerk Kenyon has been very friendly to Gen. McAlpin ever since the dinner last May, given at the Iroquois Hotel, Buffalo, to Count Yamagata, the Japanese Field Marshal, When Yamagata entered the State Gen. McAlpin and the others of Gov. Morton's staff tendered him a dinner at the Iroquois. At that dinner Clerk Kenyon, who is a civilian, appeared in the fa-

dinner at the Iroquois. At that dinner Clerk Kenyon, who is a civilian, appeared in the fatigue uniform of the National Guard of the State of New York. So also did Senators Joseph Mullin of Watertown and Frank W. Higgins of Clean. These three civilians were addressed at the dinner as "Gen. Kenyon," "Gen. Higgins," and "Gen. Mullin." Because of the character of the occasion no trouble was made at the time, at the dinner as "Gen. Kenyon," "Gen. Higgins," and "Gen. Mullin." Because of the character of the occasion no trouble was made at the time, at though their conduct violated section 107 of the Military Code, which provides a penalty for the conversion of military property of the State and the wrongful wearing of a uniform of the Code says:

"Whoever shall secrete, sell, dispose of, offer for saie, purchase, retain after proper demand made, or in any manner pawn or pleage any military property which shall have been issued under the provisions of this chapter, and any person not a member of the National Guard, except organizations specially authorized to do so by this chapter, who shall were any uniform or designation of grade similar to those in use by the National Guard issued and authorized under the provisions of this chapter, shall forfeit to the people of the State \$100, and any member of the National Guard who shall, when not on duty, wear any such uniform or equipments without permission of his commanding officer, shall be subject to a fine of not more than \$10, which fine shall be forthwith paid over to the Chief of Ordnance."

There are now alive fifty witnesses to the fact that Gen. McAlpin as Adjutant-General of the State permitted Kenyon, Mullin, and Higgins to wear the fatigue uniform of the National Guard at the dinner to Count Yamagata. It is maintained that those engaged in that episode not only reflected on the National Guard of the State, butwere not too delicate of the respect and consideration that should have been paid to Yamagata.

the privilege of calling one witness to-morrow.

Mr. Cuneen moved for a non-auit generally, alleging that no special damages had been proven and Senator Coffey's liability for the publication of the despatch had not been established.

Mr. Morey argued that the charge made by Mr. Coffey tended to disgrace the piaintiff, and was similer per se.

The court held that the action for slander could not be satsained by the words alleged, but could be for libel.

And consideration that should have been paid to Yamagata.

Yamagata.

Senator lits declared here, is running up against a stone wail. It is said that be caused his offence at the Yamagata dinner he should nay to the people of the State of New York the \$100 fine insteaded working for the infraction of the law, it is shown also that Senator litigates and Senator Mullin, because of the infraction of the law, each owe the State of New York \$100. The National Guard is a power in the State. The National Guardis a power in the State, its members, it is declared, do not look pleasantly on the antics of Gen. McAltin and Clerk Kenyon and Eenators Higgins and Mullin, Gov.-elect Black and his friends are thoroughly aware of the situation, and heither Kenyon, Mullin, nor Higgins can, it was declared tonight, save Gen. McAlpin.

Gov. Black's Private Secretary.

ALBANY, Nov. 18 .- It is expected that Gov.elect Black will announce the appointment of his private secretary in a few days. Mr. William M. Griffiths of Utica will, it is thought, be the man who will receive this appointment. Mr. Griffiths has been about the Capitol for the past few days collecting statistics in the State defew days collecting statistics in the State departments and other information for the use of Gov.-elect Black in the preparation of his annual message, which will be submitted to the legislature the first Wednesday in January, Mr. Griffiths was graduated from Hamilton College in 1880. In 1883 and 1884 he represented the Utica Press and Observer and other papers in the State Legislature at Albany. For the past three years he has represented the Troy Times and other papers in Washington During Mr. Black's last two years' service as Congressman in Washington Mr. Griffiths acted as his private secretary.

New Companies Incorporated.

ALBANY, Nov. 18 .- The following companies have been incorporated:

have been incorporated;
The International Perfomers Comman, to manufacture totlet articles and the "Dervicent floud tath" and the "sign of the Comman, to manufacture totlet articles and the "Dervicent floud tath" and the "sign floud tath" and the "tign floud tath" and the "right flood to New York city and theorie I. Lamson of Woodburn, Sullivan count!

The Phoninx cap Company of New York city, to manufacture caps and capitals machines. Capital, \$150,000. Directors, Albert II. Glosson, Martin Saxo, and Charles A. Siewart of New York city, to conduct a general importing business in novelies. Capital, \$20,000. Directors, Julius Sternberger, Julius Eschwegs, and Mailida Sternberger of New York city. Harvard to Expel Students Who Crib. Boston, Mass., Nov. 18.—The penalty in fu-ture for "cribbing" at Harvard has been de-

cided upon, as is shown by the following announcement by the faculty:

"The Administrative loard of the College, holding that the handing in by a student of written work not his own is distinguished, proposes to separate from the college a student guilty of such conduct and to post his name on the college bulletin boards."

Bloodhounds After Escaped Prisoners. Pomeroy, O., Nov. 18 .- Fred Nelson and John Cochran, indicted for highway robbery; Will Mountjoy, waiting to be taken to the peniten-tiary for killing Keith Whitaker, and Mooroe White indicted for murder, made their way out of the Meigs county jail last night. Mount-joy and Hunter are from Cincinnati, Blood-hounds are on their trail.

Painter Hansen Dies of a Fort.

Thomas Hansen, 35 years old, of 41 Van Hasset place. Brooklyn, died in the Jersey City Hospital yesterday of injuries caused by a fall. Hansen was a namer, and was at work on the new viaduct in rath street. A plans on which he was standing titled ever and he fell to the ground, a distance of about thirty feet. His skull was fractured, and he received internal

James Ward of Hosebank, S. I., had his head completely severed from his body resterday. He was driving a cart across the tracks of the Rapid Transit fadinced, near the Rachman brewers, when a lecomotive struck the horse and Ward was thrown from the cart. He landed upon the track with his neck upon one of the rails.

Woodbury's Facial Soap is made by a dermatologist. The maker knows all about the skin, and what is good for it.